

THE UNION CENTRAL LIFE INSURANCE COMPANY.

ANNUAL STATEMENT FOR THE FISCAL YEAR ENDING THE 31st DAY OF DECEMBER, 1895, of the actual condition of THE UNION CENTRAL LIFE INSURANCE COMPANY, organized under the laws of the State of Ohio, made to the Auditor of Public Accounts for the Commonwealth of Virginia, pursuant to the laws of Virginia.

Name of the Company in full—THE UNION CENTRAL LIFE INSURANCE COMPANY.
Location of home or principal office of said Company—CINCINNATI, O.
Character of the Company—whether life, accident, casualty, co-operative association, brotherhood, live stock, or any other association insuring life—LIFE ONLY.
President—JOHN M. PATTON.
Secretary—E. P. MARSHALL.
Organized and incorporated—1867.
Commenced business—1867.
Name of the General Agent in Virginia—R. S. TUCK.
Residence—RICHMOND, VA.

	No.	AMOUNT.
The number of policies issued during the year and the amount of insurance effected thereby.....	14,015	\$23,676,067 00
The number of policies in force, and the amount of liabilities or risks thereon.....	50,110	\$4,250,278 00
The amount of premiums received during the year.....	\$3,110,782 70	
The amount of interest received from all sources.....	\$49,463 04	
Total.....		\$ 3,060,245 74
The amount of losses paid during the year including matured endowments.....	\$711,366 94	
The amount of expenses for all purposes (except losses), including salaries, commissions, and other expenses.....	\$35,558 38	
The amount of dividends and surrender values paid.....	\$21,011 03	
Total.....		2,170,896 35
The amount of assets and how invested:		
Cash on hand and in banks.....	\$ 41,136 36	
Real estate.....	\$44,459 92	
First mortgage real estate.....	\$11,028,702 46	
United States bonds (value).....	\$11,050 00	
Debt due for premiums.....	\$53,453 06	
All other securities.....	\$2,306,387 13	
Carried out at market value—Total.....		14,555,288 63
The amount of capital stock.....		100,000 00

BUSINESS IN VIRGINIA DURING 1895.

	No.	Amount.
Number and amount of policies in force December 31st of the previous year.....	293	\$390,432 00
Number and amount of policies issued during the year.....	246	\$48,850 00
Total.....	488	\$1,019,272 00
Deduct number and amount which have ceased to be in force during the year.....	49	\$26,500 00
Total number and amount of policies in force December 31, 1895.....	410	\$12,772 00
Amount of losses and claims on policies unpaid December 31st of previous year.....	3	\$7,000 00
Amount of losses and claims on policies incurred during the year.....	2	\$3,000 00
Total.....	5	\$10,000 00
Amount of losses and claims on policies paid during the year.....	1	\$1,000 00
Total.....		\$98,172 68

What amount of assessments, premiums, dues and fees were collected or secured in Virginia during the year, in cash and notes or credits, without any deduction for losses, dividends, commissions, or other expenses?

Seal of the Corporation. [Signed] JOHN M. PATTON, President.
[Signed] E. P. MARSHALL, Secretary.

STATE OF OHIO, CITY OF HAMILTON—ss.
Sworn to February 22, 1896, before
JOSEPH T. HARRISON, Notary Public.

WM. H. VALENTINE, General Agent,
ROANOKE, VA.

Agents wanted in almost every county in Southwest Virginia. Apply to above address.

ARE YOU TRYING FOR THE PIANO?

T. T. FISHER, President.
J. B. ANDREWS, Vice-President.
E. W. TINSLEY, Treasurer.
J. J. SCOTT, Bookkeeper.
J. B. FISHER, Cashier.
KIRBY CRABILL, Runner.

NATIONAL EXCHANGE BANK OF ROANOKE, VA.
EXCHANGE BUILDING, COR. JEFFERSON STREET AND SALEM AVENUE.
CAPITAL, \$100,000. SURPLUS, \$20,000.
CITY DEPOSITORY. Interest paid on Deposits on Certificate. Safety Deposit Boxes for rent. Fire and burglar proof vaults, etc. We solicit the accounts of individuals, corporations, firms, banks and bankers. We will extend to all every accommodation and facility for the transaction of business consistent with conservative banking. Small Accounts Appreciated. Business paper discounted for customers. A general banking business transacted.

THINK IT OVER



And you'll readily see how it will be possible to freshen up the parlor and bedrooms. A chair here, a table there to replace those worn, or wearing out, makes a great difference in a room. It isn't the quantity, but quality of furniture in a room which makes it artistic. We have some beautiful Rockers. Perhaps you would like to have one were you to see them.

We have a new line of Window Blinds, with or without fringe. Price way down. Felt Shades or Rollers 20c each.

CINCINNATI INSTALMENT CO.,
201 and 208 Commerce Street,
ROANOKE, VA.



A little cozy cot.
In a shady, green spot.
No happier home could I find.
Just \$10.00 cash, the other on time—
Only \$5.00 per month to make the place mine.

No. 1—6-room house, North East, \$350; cash \$20; monthly payments, \$5.00. All cash, \$200.
No. 2—6-room house, nicely papered, near shops, southeast; price, \$300; cash, \$50.00; monthly payments, \$5.00.
No. 3—6-room house on Shenandoah avenue, northeast; price, \$700; cash, \$25.00; monthly payments, \$8.00.
No. 4—3-room house, Sixth street, southeast; lot 40x150 feet; price, \$650; cash, \$50.00; monthly payments, \$5.00.
No. 5—8-room house, with bath, hot and cold water, West End; price, \$1,500; cash, \$300; monthly payments, \$15.00.
No. 6—4-room 2-story house, northeast, very near shops; fine garden on the lot; price, \$400; cash, \$25.00; monthly payments, \$5.00.
No. 7—5-room dwelling, Park street, northwest; price, \$250; cash, \$50.00; monthly payments, \$5.00.
No. 8—7-room dwelling, northeast; lot 75x150; price, \$500; cash, \$50.00; monthly payments, \$10.00.
No. 9—6-room dwelling, Park street, price, \$200; cash, \$100; monthly payments, \$5.00.
We have several nice dwellings and stores for rent. (Call and see us if you have property to sell or rent.)

PACE & BOBBITT,
No. 10 Jefferson St.

Smoke
LITTLE DUKE
CIGARS.
Full Havana Filler.
5c—6 for 25c.
—AT—
Massie's Pharmacy.

Picnics and lawn parties supplied with ice cream. Rates reasonable. Jones, Bakery, 37 Salem avenue.

BICYCLISTS SHOULD

USE POND'S EXTRACT

CURES
Wounds, Bruises,
Sunburn, Sprains,
Lameness, Insect Bites,
and ALL PAIN.

After hard WORK or EXERCISING rub with it to AVOID LAMENESS.

REFUSE SUBSTITUTES

—Weak, Watery, Worthless.

POND'S EXTRACT OINTMENT

cures PILES. Sent by mail for 50c.

POND'S EXTRACT CO., 76 Fifth Ave., New York.

If it required an annual outlay of \$100 to insure a family against any serious consequences from an attack of bowel complaint during the year there are many who would feel it their duty to pay it; that they could not afford to risk their lives, and those of their family for such an amount. Any one can get this insurance for 25 cents, that being the price of a bottle of Chamberlain's Colic, Cholera and Diarrhoea Remedy. In almost every neighborhood some one has died from an attack of bowel complaint before medicine could be procured or a physician summoned. One or two doses of this remedy will cure any ordinary case. It never fails. Can you afford to take the risk for so small an amount? For sale by the Chas. Lyle Drug Co.

Picnics and lawn parties supplied with ice cream. Rates reasonable. Jones, Bakery, 37 Salem avenue.

Spring Fruits
Indulged in too freely give pain.
Gripes,
and such annoying ailments, cured by

LIGHTNING HOT DROPS
Quickly and surely, nothing better, few equal it, in Cramps, Cholera, Morbus and Stomach or Bowel Troubles, and pains of all kinds.
50c bottle holds 2 1/2 times as much as a 25c bottle.
HERB MEDICINE CO.,
SPRINGFIELD, OHIO.

For Sale by E. L. ERB, 112 Salem Ave.

SALEM NEWS

There was an exciting case up in the magistrate's court yesterday afternoon. Justice Barnitz, on the bench. The plaintiff in the case was Judge A. M. Miller, and the defendants Wm. N. Sale and Fred Bentz, accused of cattle stealing.

Prof. Herbert M. Smith, of the college, leaves this evening for Rochester, N. Y., on a visit to his brother, Preston Smith, of that place. Professor Smith will be absent for a month or more and before his return will visit Niagara Falls and other places of interest in the North.

There are at present in the Salem post-office unclaimed letters for the following persons: Winston Bruce, Andrew Mondel, Wm. S. Kelly, Mrs. C. L. Reed, J. T. Walker, Mrs. Samuel Willet, also one addressed to the Salem marble works.

Dr. Gordon Morgan, formerly a Salem dentist, is reported to be in Cuba with the insurgent army under Gen. Gomez.

Frank B. Gordon, who has been traveling in South America in the interest of the Bonack cigarette machine, passed through Salem yesterday on his way to his home at Elliston.

Mr. and Mrs. B. Lacy Hoge, Mrs. J. P. Saul, G. J. Ligon and G. W. Zirkle, have gone to Christiansburg in order to attend the funeral services of the late Robt. E. Hatcher.

Mrs. J. E. Brumgardner received a telegram yesterday announcing the death of her father, W. H. Howe, in Rural Retreat. Mrs. Brumgardner left on the next train for that place.

Mrs. Elizabeth Burnette died yesterday morning.

Miss Lilly Shipman left yesterday for Birmingham, Ala., on a visit to friends and relatives.

Lewis Langhorne, Harry Hine and Erskine White, all of Salem, are attending the commencement at Blacksburg.

Mrs. W. F. Younger left Salem yesterday for Lynchburg in order to attend the State convention of the Epworth League.

John Oakley, Jr., returned late yesterday evening from the Roanoke Red, where he has been for the last two weeks for the benefit of his health.

Mrs. Frank Chalmers and her guests, R. C. Craig and Miss Rogers, have returned from their trip to Natural Bridge.

Jim Johnson, the jailer, has recently had his "hands" out, doing some white-washing.

When Baby was sick, we gave her Castoria.
When she was a Child, she cried for Castoria.
When she became Miss, she clung to Castoria.
When she had Children, she gave them Castoria.

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SKIN AND ITS CHILDREN.

Here's a Man That Has Counted the Hair of the Human Head.

There are 334,000 hair on the human body. Prof. Charles Stewart, who deposited this at the Royal Institution recently, has counted them. He would not, of course, be particular to a hair or two one way or the other, but this, on the average, is the result. The skin has, therefore, a very respectful family of offsprings, for the biologists can show us beyond all doubt that hairs are, after all, only special parts of the skin that nature has modified in this way in order to protect and keep warm her highly important works within. The human skin is much more complex sort of fabric than is popularly imagined. The true skin is right underneath. You can make its acquaintance with the aid of a file or the sharp corner of a door lock. The outer skin or cuticle is really a continually renewed shield of horny scales, which are the cast off dead cells of the living layer below. The under skin is the really business article, full of cunning little "touch nerves," blood vessels, lymphatics, sweat glands, fat glands, hair follicles and what not.

The follicles are the pits in which the hairs are grown, something like celery, and nature has expended apparently a quite ridiculous amount of care on these structures. The hair in each cell is a direct growth of the skin. It grows at the rate of half an inch a month. The coloring matter, as we know, is apt to fade and leave us at the mercy of those who compound fluids which are "not dyes." Professor Stewart thinks it quite possible that sudden fright might blanch the pigment "in a single night," but how it is done, since this pigment, in most cases, is far away from any visible nervous control, he fails to see. Some people have a peculiar sparkling look about their sandy hair. The professor traces this to alterations of white and colored growth, which he finds correspond with alternate periods of twelve hours' normal growth. The pigment is, perhaps, not deposited during the night, but is during the day, or vice versa.

Each particular hair stands up like quills upon the fretful porcupine (which, by the way, are also hairs) by virtue of an erector muscle, one end of which is fastened to the bulb of the hair, and the other to the point near the surface of the skin. When the muscles contract under nervous excitement, the hair is pulled up vertically it usually lies a little slanting-wise. The "pull" on the muscle is also seen at the point of attachment in the skin, giving rise to the little dimples which, in conjunction of the erect hairs, produce the appearance of what is known as "goose flesh."

Other children of the skin, but only twenty in number, are the nails. These arise out of sharp folds in the skin, and are essentially very tough, horny material, built up from the living skin cells, much in the same way as hairs are built up. The growth is at the rate of about the thirty-second of an inch a week. The nail is fastened to the underskin by a peculiar system of locking teeth. While talking about the skin, Professor Stewart did not overlook the "sweat glands," which lie buried in the under-skin, extracting from the blood some fifty ounces of watery waste products a day. These pass out through cork-screw passages in the outer skin, emerging in the shape of myriad little pores, which we can just make out by the aid of an ordinary pocket lens. There are about 76,000 of such openings on the palm of one's hand. Professor Stewart has counted them, but again he will not risk his reputation for strict veracity on the question of a single pore one way or another. It averages he deals in, feeling, of course, that the public is not exacting in such matters.—London Graphic.

ATTACHMENT STRONG IN DEATH.

Passed Away With a Picture of the Vice-President in His Hand.

Vice-President Stevenson received a touching proof of affection yesterday, from an old negro servant, James Thomas, a negro of the old school, courteous, faithful and tender in his attachment for those whom he regarded as his betters, and who were good to him. He was a messenger in the postoffice department when Mr. Stevenson was first assistant postmaster general. During the time he held that office Mr. Stevenson had a very severe attack of sickness. Old Thomas nursed him through it. The kindness which marked his services in that crisis and the value of them were appreciated thoroughly by Mr. Stevenson, and ever afterwards he had a warm place in his heart for his faithful attendant. He saw that the old man wanted for nothing, and withal displayed such kindly regard for him that old Thomas' affection grew to a positive veneration.

While the Vice-President was in Alabama, he received a letter from one of Thomas' relatives, notifying him that the old man was dangerously sick. As soon as Mr. Stevenson returned yesterday morning, he sent his son Louis out to the old negro's home, 1435 Pierce street, to notify him that he would be out to see him and find out if there was anything that could be done for the sufferer's comfort. When Louis arrived at the house the faithful old Thomas was dead, and his mourning relatives told him this pathetic story.

An hour before the old man died they said he arose from the bed, went into another room, secured a portrait of the Vice-President, which Mr. Stevenson had given him and held it in his hand with his eyes fixed upon it. Thus he died. When Louis Stevenson was taken into the room where the old man lay, the photograph of his father was still held firmly in the old man's hands.—Washington Post.

A proclamation has been issued by Governor Carr, of North Carolina, regarding the quarantine in that State, which releases a vast section of the western portion of the State from quarantine. The proclamation carries out the order of Secretary of Agriculture Morton. It has been through the efforts of the Richmond Cattle Brokers' Association that this important cattle-raising territory in North Carolina has been released from quarantine. It will permit the bringing of cattle into Virginia for all purposes.

OLD PEOPLE.

Old people who require medicine to regulate the bowels and kidneys will find the true remedy in Electric Bitters. This medicine does not stimulate and contains no whiskey nor other intoxicant, but acts as a tonic and alternative. It acts mildly on the stomach and bowels, adding strength and giving tone to the organs, thereby aiding Nature in the performance of the function. Electric Bitters is an excellent appetizer and aids digestion. Old people find it just exactly what they need. Price fifty cents and \$1 per bottle at Paul Massie's Pharmacy.

MYSTERIOUS LAKE.

Switzerland Has a Body of Water of a Remarkable Color.

Lake Morat in Switzerland has a queer habit of turning red about two or three times every ten years, says the Boston Post. It is a pretty lake, like most of the sheets of water in that picturesque country, and its peculiar freak is attributed to a disposition to celebrate the slaughter of the Burgundians, under Charles the Bold, on June 21, 1476. But the French say it blushes for the conduct of the Swiss, who in the battle gave the Burgundians no quarter. This year it waded rather than swam, and had a sinister appearance when the setting sun illuminated its waves.

The phenomenon, of course, has its legend. The old fishermen of the lake, who catch enormous fish, called silures, that weigh between 25 and 40 kilograms, say, when they see the waters of the lake reddening, that it is the blood of the Burgundians. As a matter of fact, some of the bodies of the Burgundians killed in the battle were thrown into the lake, while others were tossed into a grave filled with quicklime. This historical recollection angered the Burgundian soldiers of the victorious armies of the republic in 1798 so much that they destroyed the monument raised in honor of their compatriots who fell historically in that battle, and Henri Martin very justly reproached them for that piece of vandalism.

It would hardly do to attribute the reddening of the waters of the lake to the blood of the soldiers of Charles the Bold. The coloring is due to the presence in large quantities of little aquatic plants called by naturalists *oscillatoria rubescens*. The curious thing about it is that Lake Morat is the only lake in which this curious growth is developed, and this peculiarity is beginning to interest scientific men.

USEFUL RECIPES.

To Fry Tomatoes.

Put three ounces of butter in the frying pan. Slice six large smooth tomatoes into three slices each, and dip in flour. Then sprinkle with pepper. Put the slices into this pan when the butter is hot, and fry until tender and brown. Remove from the pan with a cake turner or with a broad bladed knife to a hot dish. Mix one teaspoonful of flour with two teaspoonfuls of butter, brown in the pan and add one pint of milk or cream. Stir until it boils, season and pour over the tomatoes. Serve while very hot.

Peach Ice Cream.

The day before you wish to make the ice cream boil three pints of cream. Break ten eggs and put the yolks into a bowl, beat well and sweeten with one cup of granulated sugar. When the cream has reached the boiling point, pour at once into the bowl over the yolks of the eggs. Stand in a cool place until the following day. Mash one quart of peaches through the colander, sweeten to the taste and put into the custard prepared the day before. Flavor with two teaspoonfuls of vanilla and freeze. After freezing repack the bucket with ice and salt and allow to stand two or three hours before using. Cut some cantaloupes in halves, fill with the ice cream and serve at once. This is a delicious dessert.

Lady Cake.

One cup of butter, two cups of sugar, half a cupful of sour milk, half a teaspoonful of soda, one teaspoonful of cream of tartar, three cups of flour and the whites of eight eggs. Flavor with bitter almond (three drops). Rub together the butter and the sugar until well creamed. Put half a teaspoonful of baking soda into the sour milk and add. Sift the cream of tartar and flour together, flavor and lastly add the well-beaten whites of the eggs, which were left from the custard.

Cream Peppermints.

Pour half a cupful of cold water over two cups of granulated sugar, stir well together, then place on the fire and melt, stirring until the sugar is dissolved, but no longer. Then boil exactly three minutes. Remove from the fire, add three drops of oil of peppermint, and stir with a spoon until it becomes creamy. Then drop on oiled paper. Let stand for 24 hours. Then dip in melted chocolate, if you wish, or they are very nice without the chocolate.

GEN. CLUSERET ON AMERICA.

A Frenchman Admires This Country and the Monroe Doctrine.

In a recent number of the Patrie, a daily newspaper of Paris, which has been for the last fifty years the organ of French patriotism, General Cluseret has published a leader of special interest to Americans. He knows them most intimately, for when he was an officer in the French army he came to the United States and enlisted in the ranks of the Union army, as Lafayette did in the last century. Cluseret is an old man now, and a deputy in the French chamber, after having been minister of war in the Paris commune. But he has remained an enthusiastic friend and admirer of the North American republic, of which he says, while writing about the Monroe Doctrine:

"From the Patagonians to the Canadians, all nations in America since the Mexican affair and that of Venezuela, are convinced of the necessity of the Monroe doctrine as enforced by the United States.

"Make no mistake about the Yankee character. I had plenty of time to study it during the four years of the rebellion. Among those 200,000 volunteers gathered around the national flag, in the most varied circumstances, and often under the influence of defeat, I was a witness of their superhuman energy, their unshaken 'sangfroid,' their absolute confidence of success, based upon the indomitable character of the Yankee. Never an hour of encouragement after the two disasters of Bull Run—and they were disasters, indeed—not the shadow of emotion. 'Begin again! was the cry.' And they began again, again until success, based upon the complete annihilation of the enemy could put into the mouth of Brother Jonathan the final 'All right.'"

"And notice what has not been sufficiently noted—that the United States alone have not acquiesced in the decree of the Brussels congress; and that they alone are free to maintain privateering."

"The Yankee is not like the European, enslaved by centuries of civilization and oppression, incapable of individual initiative. The 'avies Americains' which has taken the place of the 'civis Romanus' will never have that essentially Latin conception that is to look helplessly to his government. He is himself and that is enough. The government is the only to protect and encourage individual initiative and to make by the Monroe doctrine the ensemble, that is the country, respected. I wish there was a Monroe doctrine in France, and men capable of applying it."



A disinterested judge doesn't allow himself to be biased by prejudice. Superstition doesn't affect his decisions. Mere tradition has no place in his reasoning. Facts are the only things which he considers. If the intelligent men and women who make up this great country of ours will simply bring their reason and common-sense to bear on the problem of curing their sickness, we will soon be a nation most remarkable for health and longevity.

The plain, undecorated facts about Dr. Pierce's Golden Medical Discovery are all that is necessary to convince fair-minded people of its transcendent merit. They are as follows:

All diseases come from germs. The germs get into the blood, propagate and increase in the blood, which carries them all over the body. When they find a weak spot, they stick to the weak spot. It becomes a diseased spot, and the disease is called by the name corresponding to its location in the body. The cause is the same for nearly all diseases. All impurities are germs, or breed germs. Impure blood means germ filled blood. Kill the germs, eliminate the impurities, enrich the blood, and it will force itself into the diseased spot and destroy it, and give it power to throw off the germs that exist there. Dr. Pierce's Golden Medical Discovery is designed to do this—that is the theory. The facts are these—tens of thousands of people have used the "Discovery." It is used to be sold with the understanding that if it didn't cure it should be returned, and the money refunded. No body ever asked for the money, and so that clause was dropped. Thousands of people have written voluntary letters of thanks to its discoverer. A few of these letters have been included in Dr. Pierce's great thousand page book, Common Sense Medical Adviser. It will be sent absolutely free on receipt of 21 one-cent stamps to pay for mailing only. Address, with stamps, World's Dispensary Medical Association, No. 653 Main Street, Buffalo, N. Y.

Encourage Home Enterprise.

BLUE RIDGE
HOUSEHOLD CHEMICALS.